

**Information to identify the case:**

Debtor 1	<b>Barry Sanders</b>	Social Security number or ITIN	xxx-xx-1703
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-15370-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barry Sanders

6/23/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Barry Sanders  
 Debtor

Case No. 17-15370-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db  
 516710747 +Barry Sanders, 280 Broad St, Matawan, NJ 07747-3229  
 516710746 +CentraState Med Center, 901 W Main, Freehold, NJ 07728-2549  
 516710746 +Central Jersey Newborn Care, PO Box 74, Skillman, NJ 08558-0074  
 516710750 +Coastal Healthcare, 1659 Rt 88 Ste 2B, Brick, NJ 08724-3011  
 516710751 +GM Financial, PO Box 100, Williamsburg, NY 10467-0100  
 516710752 +Jersey Central Credit Union, 23 North Ave E, Cranford, NJ 07016-2196  
 516710755 #+Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730  
 516710757 +Monmouth Ocean Hospital Svc Corp, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926  
 516710758 New Jersey Healthcare Specialists, PO Box 417191, Boston, MA 02241-7191  
 516710759 Prudential Financial, PO Box 641513, Pittsburgh, PA 15264-1513  
 516710761 +RWHG Womens Phys and Surgeons, PO Box 536, Voorhees, NJ 08043-0536  
 516710762 +Sarah Sanders, 280 Broad St, Matawan, NJ 07747-3229  
 516710763 Spuh Amb Care Group, 254 Easton Ave, New Brunswick, NJ 08901-1766  
 516710764 +St Peters University Hospital, 254 Easton Ave, New Brunswick, NJ 08901-1766  
 516710765 Verizon, PO Box 408, Newark, NJ 07101-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516710745 EDI: CAPITALONE.COM Jun 23 2017 22:23:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 516710748 EDI: CHASE.COM Jun 23 2017 22:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 516710749 EDI: CITICORP.COM Jun 23 2017 22:23:00 Citicards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 516710754 EDI: CAUT.COM Jun 23 2017 22:23:00 JP Morgan Chase, PO Box 901076,  
 Fort Worth, TX 76101-2076  
 516710753 +E-mail/Text: JSUMCbankruptcy@meridianhealth.com Jun 23 2017 22:41:30  
 Jersey Shore Medical Ctr, 1945 Route 33, Neptune, NJ 07753-4896  
 516710756 E-mail/Text: camanagement@mtb.com Jun 23 2017 22:40:16 M&T Bank, PO Box 1288,  
 Buffalo, NY 14240  
 516710760 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 23 2017 22:41:05 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 516710766 EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo, PO Box 6426,  
 Carol Stream, IL 60197-6426

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jun 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Harrison Ross Byck on behalf of Debtor Barry Sanders lawfirm@kasuribyck.com,  
financial@kasuribyck.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4